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**FACSIMILE TRANSMITTAL PAGE**

DATE: June 27, 2003  
TO: Commissioner for Patents  
Attn: Jeffrey C. Pwu  
COMPANY: Commissioner for Patents  
PAGES: 8 (including this transmittal page)  
FROM: Chris N. Cravey  
MESSAGE:  
FAX: (703) 746-5566  
PHONE:  
CLIENT/MATTER: PRE556/1

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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on <u>June 27, 2003</u>	Date
<u>Michelle Derlich</u>	Signature

RE: U.S. Patent Application Entitled "Electronic Payment System Utilizing Intermediary Account"  
Serial Number: 09/734,988

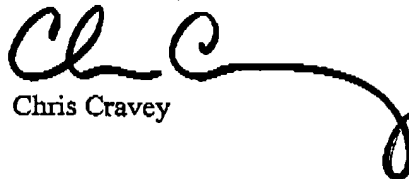
Dear Sir:

Please find enclosed the following documents for filing in the Patent and Trademark Office:

1. *Response to office action mailed April 4, 2003*

If any fees are required, please charge Deposit Account No. 22-0365, Attn: PRE556/4-002DIV.

Very truly yours,

  
Chris Cravey

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Enclosures

14/ENB  
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicant: Resnick et al.**

**Atty. Dkt. No.: PRE556/4-002DIV  
(formerly 29279/3:3)**

**Serial No.: 09/734,988**

**Examiner: Jeffrey Pwu**

**Filed: December 11, 2000**

**Group Art Unit: 2164**

**Title: ELECTRONIC PAYMENT SYSTEM  
UTILIZING INTERMEDIARY ACCOUNT**

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on <u>June 27, 2003</u>	(Date)
<u>Michelle Derlich</u>	
Signature	

**RESPONSE TO OFFICE ACTION MAILED APRIL 4, 2003**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This paper is submitted in response to the Office Action dated April 4, 2003, and the Examiner interview conducted June 23, 2003. The three-month date for response is July 4, 2003.

Reconsideration of the application is respectfully requested.

**I. AMENDMENT**

Please make the following amendments: